



Please note that if you only pay the minimum payment due each month, it will take you longer and cost you more to clear your balance.

MR ADRIAN STEPHENS
106 COOPER LANE
BRADFORD
BD6 3NJ

Summary 19 December 2018

Account No. XXXX XXXX XXXX 2522

Total Credit Limit	£4,000.00
Available Credit	£3,698.18
Last Statement Balance	£376.57
Purchases and Adjustments	£0.00
Fees and Interest Charges	£2.25
Payments and Credits	£77.00
Minimum Payment due on 13/01/19	£5.24
Statement Balance	£301.82

How to contact us

Call Freephone 0800 368 7155 from within the UK.
Call (from outside the UK) +44 800 368 7155
Monday to Friday 8am to 8:30pm
Saturday and Sunday 8am to 6:30pm

Period: from 20 November 2018 to 19 December 2018

Account Activity

Date	Description	Amount (£)
23/11/18	PAYMENT RECEIVED -- THANK YOU	CR 30.00
07/12/18	PAYMENT RECEIVED -- THANK YOU	CR 47.00
	INTEREST	2.25

Summary of Balances - Retail Purchases

BALANCE	Annual Interest Rate	Interest Included Above	Purchase Amount	Outstanding Balance
Purchases	17.9%	£2.25		£147.72

Summary of Balances - Promotional Purchases

BALANCE	Annual Interest Rate	Interest Included Above	Purchase Amount	Amount Due	Outstanding Balance	Expiry Date
0% p.a Purchase Promotion	0.0%	£0.00	£154.10	£0.00	£154.10	12/02/19

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Fax: 020 8080 6518

If you have a visual impairment, we can provide statements in large print, Braille or on audio cassette. Please call us to let us know your preferences.

Complaint Resolution

We hope you will never have cause to complain, but if you have a problem with your agreement or the service, please try to resolve it with us first. If you are not happy with the way in which we handled your complaint or the result you may be able to complain to the Financial Ombudsman Service. We can provide details of how to contact the Ombudsman.

Need help?

Log in at paypal.com/uk and visit the help centre.

Changed your information?

If you have recently moved or changed your personal details, we need to know as soon as possible so we can contact you if we have any concerns. Until we can contact you, we may temporarily freeze your account to prevent any suspected fraudulent activity. Go to paypal.com/uk and log in to your account to update your details.

Allocation of Payments

When we receive a payment which isn't for the total current balance, we will apply your payment to any monthly instalments due on instalment plans first and then in the order as specified in your Credit Agreement with us.

Summary of Default Fees

<u>Charges</u>	<u>Amount</u>
<u>Late Payment Fee</u>	<u>£12</u>
<u>Returned Payment</u>	<u>£12</u>
<u>Copy Statement Request</u>	<u>£5</u>

Making Payments - choose your way to pay

Single Payment: You can make a single payment at any time either online or by phone.

Online: Go to paypal.com/uk and log in to your account to make a payment from your PayPal balance, or a bank account or debit card linked to your PayPal account.

Phone: You can pay using a debit card by calling us on 0800 368 7155

You can set up a Direct Debit to be paid monthly from a bank account you've linked to your PayPal account. To set this up, log into your account at paypal.com/uk and follow the instructions on the Make a Payment page. Payments will be taken on your due date.

Your payments must reach us on or before the due date shown on your statement. Provided you make a payment before midnight, it will reflect on your account the same day.

Managing Your Money

If you are finding it difficult to make any payment, please call PayPal Customer Service and we will do our best to help you. The organisations below should also be able to answer your questions and suggest suitable courses of action:

Citizens Advice:

- England and Wales www.citizensadvice.org.uk
- Northern Ireland (Advice NI) www.adviceni.net
- Scotland (Citizens Advice Scotland) www.cas.org.uk

Or try the following:

Payplan: call 0800 917 7823 or visit www.payplan.com

StepChange Debt Charity: call 0800 138 1111 or visit www.stepchange.org

National Debtline: call 0808 808 4000 or visit www.nationaldebtline.co.uk

Other help organisations may charge a fee for advice, so do check before you approach them.

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